

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Thomas S. Schwear  
 Debtor

Case No. 18-16182-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Thomas S. Schwear, 129 Ashley Drive, Ephrata, PA 17522-2627

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

MARY F. KENNEDY on behalf of Creditor GREEN TREE SERVICING LLC mary@javardianlaw.com, tami@javardianlaw.com  
 MARY F. KENNEDY on behalf of Creditor LoanCare, LLC mary@javardianlaw.com, tami@javardianlaw.com  
 MICHAEL D. HESS on behalf of Debtor Thomas S. Schwear amburke7@yahoo.com  
 REBECCA ANN SOLARZ on behalf of Creditor LoanCare, LLC bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com, ecf\_frpa@trustee13.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Thomas S. Schwear	<u>Debtor</u>	CHAPTER 13
LoanCare, LLC	<u>Movant</u>	NO. 18-16182 REF
vs.		
Thomas S. Schwear	<u>Debtor</u>	11 U.S.C. Section 362
Scott Waterman	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. On or about April 29, 2019, current Movant filed a Transfer of Claim transferring the claim from original Movant, Ditech Financial LLC to current Movant, LoanCare, LLC.
2. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,218.28**, which breaks down as follows;

Post-Petition Payments:	January 2019 to May 2019 at \$535.91/month
Suspense Balance:	\$142.27
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$3,568.28</b>

3. The Debtor(s) shall cure said arrearages in the following manner:
  - a). Beginning on June 1, 2019 and continuing through November 1, 2019, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$535.91** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$594.71 from June 2019 to October 2019 and \$594.73 for November 2019** towards the arrearages on or before the last day of each month at the address below:

LOANCARE LLC  
PO Box 8068  
Virginia Beach, VA 23450

- b). Maintenance of current monthly mortgage payments to the Movant thereafter.

4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

5. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

6. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

7. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

9. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 1, 2019

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

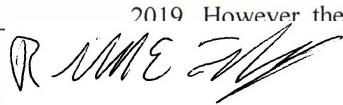
Date: \_\_\_\_\_



Michael D. Hess, Esquire  
Attorney for Debtor

Date: May 2, 2019

/s/ Polly A. Langdon, Esquire for  
Scott Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_ day of \_\_\_\_\_ 2019 However the court  
retains discretion regarding entry of any further order. 

**Date: May 3, 2019**

---

Bankruptcy Judge  
Richard E. Fehling